

MOTOR VEHICLE LEASE AGREEMENT - CLOSED

Tabank

LESSOR

LESSEE AND CO-LESSEE: (If different from Lessor)
 Name: BETH ANN SIEGEL
 Address: 1000 S. RICHMOND AVE
 City: RICHMOND, VA 23219
 Vehicle Description: (If different from Lessor/Co-Lessee address)
 N/A

LEASE NUMBER: LEASE DATE: 1/17/2018

The words "you" and "your" mean each person named as a Lessee or Co-Lessee above. The words "we," "us" and "our" mean the Lessor named above and URB Leasing, LLC or its successors and assigns. ("we/us") to whom the Motor Vehicle Lease Agreement ("Lease") will be assigned. "You/you" means the Lessee or Co-Lessee named above, including all of its successors and assigns. You agree to enter the Vehicle hereinafter according to the terms and conditions of this Lease. The consumer lease documents contained in this Lease are also made on behalf of Lessee.

3. VEHICLE DESCRIPTION

A. LEASED VEHICLE

Year	Make	Model	Body Style	Odometer Reading	Vehicle Identification Number
2018	DODGE	CHARGER	4DR SDN R/T RWD	4015	BC3CDECT7JH2N4938

Primary Use of Vehicle: ☐ Personal, family or household purposes ☐ Business, commercial or agricultural purposes

You acknowledge that you have received and examined the Vehicle described above. That the Vehicle is equipped as described and is in good operating order and condition. You accept the Vehicle for all purposes of the Lease.

B. TRADE-IN/VEHICLE: Year: 2016 Make: RAM Model: 1500

3. AMOUNT DUE AT LEASE SIGNING OR DELIVERY (Amount due at signing or delivery)

4. MONTHLY PAYMENTS

A. Your first Monthly Payment of \$ 586.76 is due on the 1st day of the month of January 2018.

B. The total of your Monthly Payments is \$ 586.76.

5. OTHER CHARGES (Not part of your Monthly Payment)

A. Termination Fee (if you do not purchase the Vehicle) \$ 295.00

B. Total \$ 295.00

6. TOTAL OF PAYMENTS (The amount you will have paid by the end of the Lease)

A. \$ 39351.72 (Sections 3 plus 4(a) plus 5(a) minus 7(a)(4))

7. ITEMIZATION OF AMOUNT DUE AT LEASE SIGNING OR DELIVERY

A. Amount Due at Lease Signing or Delivery:

(1) Capitalized Cost Reduction	\$ 18422.24	(1) Net Trade-In Allowance	\$ N/A
(2) Sales Tax on Capitalized Cost Reduction	\$ 586.76	(2) Rebates and Noncash Credits	\$ 5580.00
(3) First Monthly Payment	\$ N/A	(3) Amount to be Paid in Cash	\$ 1879.00
(4) Refundable Security Deposit	\$ N/A		
(5) Initial Title, Registration and License Fees	\$ 146.32		
(6) Light/Duties Tax or Vehicle	\$ N/A		
(7) DOC FEE	\$ 140.45		
(8) Total	\$ 11379.00	(8) Total	\$ 11379.00

8. YOUR MONTHLY PAYMENT IS DETERMINED AS SHOWN BELOW:

A. Gross Capitalized Cost. The agreed upon value of the Vehicle is \$ 40785.00 and any items you pay over the Lease Term (such as taxes, fees, service contracts, insurance, and any outstanding prior credit or lease balance) is \$ 45581.68.

B. Depreciation. The depreciation on the Vehicle is \$ 18422.24.

C. Adjusted Capitalized Cost. The amount used in calculating your Base Monthly Payment is \$ 35087.44.

D. Residual Value. The value of the Vehicle at the end of the Lease term is \$ 18422.24.

E. Depreciation and any Amortized Amounts. The amount charged for the Vehicle's decline in value through spread use and for other items paid over the Lease Term is \$ 18422.24.

F. Net Charge. The amount charged in addition to the Depreciation and any Amortized Amounts is \$ 7824.00.

G. Total of Base Monthly Payments. The Depreciation and any Amortized Amounts plus the First Charge is \$ 25636.88.

H. Lease Payments. The number of payments is your Lease Rate Term is \$ 48.

I. Base Monthly Payment is \$ 538.31.

J. Monthly Sales/Use Tax is \$ 16.45.

K. N/A.

L. Total Monthly Payment (Monthly Payment) is \$ 554.76.

Early Termination. You may have to pay a substantial charge if you end this Lease early. This charge may be up to several thousand dollars. The actual charge will depend on when the Lease is terminated. The earlier you end the Lease, the greater the charge is likely to be.

9. EXCESSIVE WEAR AND USE. You may be charged for excessive wear based on our standards for normal use and for mileage in excess of 10000 miles per year at the rate of \$.25 per mile. No rebate or credit will be paid to you if the mileage is less than the specified amounts.

10. PURCHASE OPTION AT END OF LEASE TERM. If you have fully performed all of your obligations under this Lease, including paying the total of your Monthly Payments and all other amounts due under this Lease, then you (the Lessee or Co-Lessee) may have an option to purchase the Vehicle as (a) at the end of the Lease Term for \$ 16614.56.

Other Imputed Terms. See with side of this Lease for additional information on early termination, purchase options and maintenance responsibilities, warranties, title and default charges, insurance, and any security interest, if applicable.

11. ITEMIZATION OF GROSS CAPITALIZED COST

A. Agreed Upon Value of Vehicle	\$ 40785.00	D. Mechanical Breakdown Protection	\$ N/A
B. Sales Tax	\$ N/A	E. Maintenance or Service Contract	\$ N/A
C. Initial Title, Registration and License Fees	\$ N/A	F. Extended Warranty Contract	\$ N/A
D. Outstanding Prior Credit or Lease Balance	\$ 4821.68	G. Dealer Documentation Fee	\$ N/A
E. Lease Acquisition Fee	\$ 655.00	H. Other (describe) N/A	\$ N/A
F. Credit Life/Eventual Insurance	\$ N/A	I. Other (describe) N/A	\$ N/A
		M. Total = Gross Capitalized Cost	\$ 45581.68

12. ESTIMATED OFFICIAL FEE AND TAXES. The total estimated amount you will pay for official purchase fees, registration, title and taxes over the term of your Lease, whether included with your Monthly Payments or assessed otherwise, is \$ 2581.15. This is an estimate based on current tax rates; the actual total of fees and taxes may be higher or lower, depending on the rate at which the value of the Vehicle at the time a fee or tax is assessed.

13. WARRANTIES AND OPTIONAL PRODUCTS. If the Vehicle is new, it is covered by the standard manufacturer's new vehicle warranty. If the Vehicle is new or used, it is not covered by any other express warranty as described below:

☐ The Vehicle is covered by the standard manufacturer's new vehicle warranty.

☐ The Vehicle is covered by an extended warranty purchased from the manufacturer or other third-party provider.

☐ N/A.

We assign to you all rights hereunder under any of these warranties. You acknowledge that you have received a copy of the indicated warranties. You expressly agree and understand that you have selected and agreed to lease the Vehicle "AS IS." WE MAKE NO WARRANTIES OR REPRESENTATIONS, EITHER EXPRESS OR IMPLIED, AS TO THE VEHICLE OR ANY PART OR ACCESSORY THEREOF. WE MAKE NO WARRANTY OF MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE, OR ANY OTHER BUSINESS TRANSACTION OR WARRANTY WHATSOEVER. If this Lease is signed in Kansas, Maine, Massachusetts, Mississippi, Vermont (if the Vehicle is new), or West Virginia, we do not exclude any implied warranty of merchantability or fitness for any particular purpose.

You are not required to buy any of the optional insurance or other products listed below to enter into this Lease and your failure to do so will not be a factor in the approval or denial of this Lease. The insurance and other products will not be provided unless you sign below and are accepted by the Provider. If you sign below, you have received a notice of the terms of the insurance or product, you want to obtain the insurance or product, and you agree to pay the premium or charge shown.

☐ Credit Insurance ☐ Mechanical Breakdown Protection Contract

☐ Credit Life ☐ Single Cost: \$ N/A ☐ Joint Cost: \$ N/A

☐ Credit Disability ☐ Maintenance or Service Contract

Coverage \$ N/A (single only) Cost: \$ N/A

K N/A ☐ X N/A ☐ X N/A

L N/A ☐ X N/A ☐ X N/A

M N/A ☐ X N/A ☐ X N/A

N N/A ☐ X N/A ☐ X N/A

O N/A ☐ X N/A ☐ X N/A

P N/A ☐ X N/A ☐ X N/A

Q N/A ☐ X N/A ☐ X N/A

R N/A ☐ X N/A ☐ X N/A

S N/A ☐ X N/A ☐ X N/A

T N/A ☐ X N/A ☐ X N/A

U N/A ☐ X N/A ☐ X N/A

V N/A ☐ X N/A ☐ X N/A

W N/A ☐ X N/A ☐ X N/A

X N/A ☐ X N/A ☐ X N/A

Y N/A ☐ X N/A ☐ X N/A

Z N/A ☐ X N/A ☐ X N/A

14. INSURANCE VERIFICATION. The Vehicle is covered by the following insurance:

RedactedRedacted

NOTICE TO FLORIDA LESSEES: The valid and collectible liability insurance and personal injury protection insurance of any authorized rental or leasing driver is primary for the limits of liability and personal injury protection coverage required by sections 324.021(7) and 627.736, Florida Statutes.

15. SIGNATURES. YOU AGREE TO ALL THE PROVISIONS ON BOTH SIDES OF THIS LEASE AND REPRESENT THAT YOU HAVE READ BOTH SIDES OF THIS LEASE. THIS IS A LEASE AGREEMENT. THIS IS NOT A PURCHASE AGREEMENT. PLEASE REVIEW THESE MATTERS CAREFULLY AND SEEK INDEPENDENT PROFESSIONAL ADVICE IF YOU HAVE ANY QUESTIONS CONCERNING THIS TRANSACTION. YOU ARE ENTITLED TO AN EXACT COPY OF THE AGREEMENT YOU SIGN.

NOTICE TO LESSEES AND CO-LESSEES: (1) DO NOT SIGN THIS LEASE BEFORE YOU READ IT. (2) YOU ARE ENTITLED TO A COPY OF THIS LEASE. (3) IF YOU ARE A LESSEE OR CO-LESSEE, YOU ARE A CONSUMER. (4) IF YOU ARE A LESSOR, YOU ARE A BUSINESS. (5) YOU ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS LEASE.

INDIVIDUAL LESSEE SIGNATURE(S):

Lessee Signature: *Beth Ann Siegel*

CO-LESSEE SIGNATURE: *Michael Siegel*

BUSINESS LESSEE SIGNATURE: *Michael Siegel*

Authorized Signer's Name: *Michael Siegel* Title: *Owner* Signature: *Michael Siegel*

LESSOR SIGNATURE: *Michael Siegel*

Authorized Signer's Name: *Michael Siegel* Title: *Owner* Signature: *Michael Siegel*

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EXHIBIT
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15. **LAST CHARGE: RETURNED INSTRUMENT CHARGE** If you fail to return the Vehicle to the Lessor at the end of the Lease Term, you will be charged with a Returned Instrument Charge. The amount of this charge will be the greater of (a) the amount of the Lessor's cost to replace the Vehicle, or (b) the amount of the Lessor's cost to repair the Vehicle to its original condition, plus the amount of the Lessor's cost to replace the Vehicle's title. The amount of this charge will be the greater of (a) the amount of the Lessor's cost to replace the Vehicle, or (b) the amount of the Lessor's cost to repair the Vehicle to its original condition, plus the amount of the Lessor's cost to replace the Vehicle's title.

16. **INSURANCE** You must provide insurance coverage in the amount and type indicated below at your expense during the Lease Term and until the Vehicle is returned.

A. First, third and comprehensive insurance with a maximum deductible of \$500.

B. Collision insurance with a maximum deductible of \$500.

C. Liability insurance for bodily injury or death to any one person in the amount of \$100,000 and for any one accident in the amount of \$200,000 or combined single limit coverage of \$500,000.

D. Property damage insurance for \$50,000.

E. Uninsured and underinsured motorist coverage and any other insurance required by the state where the Vehicle is registered.

The insurance policy must name us as the lessor and an additional insured. The policy also must require the insurance company to notify us of any cancellation, non-renewal or change in insurance coverage. You will notify us of any insurance company within 30 days after any cancellation, non-renewal or change in insurance coverage. You will also notify us of any insurance company within 30 days after any cancellation, non-renewal or change in insurance coverage. You will also notify us of any insurance company within 30 days after any cancellation, non-renewal or change in insurance coverage.

17. **PHYSICAL DAMAGE OR LIABILITY INSURANCE COVERAGE FOR RENTED VEHICLE OR FREIGHT DAMAGE CAUSED BY OTHERS** This coverage is not included in this Lease.

18. **VEHICLE OPERATION**

A. **VEHICLE MAINTENANCE AND OPERATING COSTS** You agree to maintain the Vehicle in good working order and conformity with the manufacturer's specifications and to pay for all maintenance and repair costs. You agree to have the Vehicle serviced and repaired according to the manufacturer's recommendations and to ensure that the warranty, if any, remains in effect. You will keep all maintenance and repair records. You agree to comply with all applicable laws and regulations. You agree to pay for all towing costs, including but not limited to gas, oil, and labor. You agree to pay for all towing costs, including but not limited to gas, oil, and labor. You agree to pay for all towing costs, including but not limited to gas, oil, and labor.

B. **TAXES, REGISTRATION AND TITLE** You agree to pay all taxes, registration, inspection, titling, and other fees, taxes and charges imposed by government authorities in connection with the Vehicle, this Lease or any amounts due or payable arising from this Lease. If such amounts are assessed for a period during the Lease Term, you will pay them when they become due after the Lease Term. You agree to file, register and license the Vehicle in the state in which it is located. You must obtain any power of attorney required from the state in which the Vehicle is located. You agree to file a GDS (the transfer license) in the Vehicle's title.

C. **IF THE VEHICLE IS REGISTERED IN A JURISDICTION WHICH ASSESSES PERSONAL PROPERTY TAX**, you agree to pay the personal property tax.

19. **RENTAL OF EQUIPMENT** You agree that you may not rent or lease any equipment to any other person without our prior written consent. You agree to pay for the rental of any equipment that you rent or lease without our prior written consent.

20. **EXCESS WEAR AND TIRE** You agree to pay for the replacement of any tires that are worn or damaged beyond normal wear and tear. You agree to pay for the replacement of any tires that are worn or damaged beyond normal wear and tear. You agree to pay for the replacement of any tires that are worn or damaged beyond normal wear and tear.

21. **VEHICLE RETURN** You must return the Vehicle to us at the time and place specified in the Lease Term. You must return the Vehicle to us at the time and place specified in the Lease Term. You must return the Vehicle to us at the time and place specified in the Lease Term.

22. **SCHEDULED TERMINATION** You may terminate this Lease at any time by paying the scheduled termination fee. You may terminate this Lease at any time by paying the scheduled termination fee. You may terminate this Lease at any time by paying the scheduled termination fee.

23. **EARLY TERMINATION** You may terminate this Lease at any time by paying the early termination fee. You may terminate this Lease at any time by paying the early termination fee. You may terminate this Lease at any time by paying the early termination fee.

24. **LEASE BALANCE** The lease balance is equal to the sum of the scheduled termination fee and the early termination fee. The lease balance is equal to the sum of the scheduled termination fee and the early termination fee. The lease balance is equal to the sum of the scheduled termination fee and the early termination fee.

25. **ARBITRATION** This section does not apply to any dispute in which the amount in controversy is within the jurisdiction limits of, and is filed in a small claims court, and you and we mutually agree to arbitrate. This section does not apply to any dispute in which the amount in controversy is within the jurisdiction limits of, and is filed in a small claims court, and you and we mutually agree to arbitrate.

J.D. POWER

12/2/2022

J.D. POWER Used Cars/Trucks

**EXHIBIT
C**

Vehicle Information

Vehicle: 2018 Dodge Charger Sedan 4D Daytona 5.7L V8
 Region: Eastern
 Period: December 2, 2022
 VIN: 2C3CDXCT7JH284938
 Mileage: 67,500
 Base MSRP: \$38,995
 Typically Equipped MSRP: \$40,390
 Weight: 4,264



J.D. POWER Used Cars/Trucks Values

	Base	Mileage Adj.	Option Adj.	Adjusted Value
Monthly				
Trade-In				
Rough	\$23,850	N/A	\$350	\$24,200
Average	\$25,600	N/A	\$350	\$25,950
Clean	\$27,025	N/A	\$350	\$27,375
Clean Loan	\$24,325	N/A	\$350	\$24,675
Clean Retail	\$29,925	N/A	\$400	\$30,325
Weekly				
Auction				
Low	\$20,250	\$57	N/A	\$20,307
Average	\$24,700	\$57	N/A	\$24,757
High	\$29,175	\$57	N/A	\$29,232

*The auction values displayed include typical equipment and adjustments for mileage and any of the following applicable accessories: engine size, drivetrain, and trim.

Selected Options

	Trade-In/Loan	Retail
Rear Parking Sensors	w/body	w/body
Aluminum/Alloy Wheels	w/body	w/body
Heated Exterior Mirrors	w/body	w/body
Leather Seats	w/body	w/body
Power Passenger Seat	w/body	w/body
Power Sunroof [VIN Precision+]	\$350	\$400

J.D. POWER

12/2/2022

J.D. POWER Used Cars/Trucks

	Trade-In/Loan	Retail
Cooled Front Seats	w/body	w/body
Driver's Seat Memory	w/body	w/body
Heated Front Seats	w/body	w/body
Heated Rear Seats	w/body	w/body